

## **DENTAL PROFESSIONAL LIABILITY – CHARITABLE WORK COVERAGE**

### **COVERAGE PARAMETERS**

- I. \$2,000,000/occurrence, \$6,000,000 aggregate
- II. Same policy provisions as current DPLT policy
- III. Claims-Made coverage only

### **UNDERWRITING PARAMETERS**

- I. Eligibility
  - A. Charitable work only
    - 1. 501c3
    - 2. Government funded program
  - B. CDA member status
  - C. Retired dentist
  - D. Prior DPLT dentist
  - E. Must be covered under a retirement “tail”
  
- II. Scope of work
  - A. Must work less than 16 hours per week, all-inclusive
  - B. Covered work
    - 1. General dentistry
    - 2. Basic prosthetic
      - a. Conventional dentures
      - b. Partial dentures
  
- III. Miscellaneous
  - A. Must abide by tenets of the Colorado Dental Practice Act
  - B. Must use:
    - 1. Adequate Charting
  - C. No additional insured endorsements
  
- IV. Rating
  - A. Rate is \$250.00/year FLAT RATE
  - B. Free “tail” when re-retiring